

Form b18

**UNITED STATES BANKRUPTCY COURT**  
Southern District of Ohio

In Re:

Frederick Harris  
11716 Elkwood Drive  
Cincinnati, OH 45240

)  
)  
)  
)  
)  
)  
) Case No.: 1:03-bk-10171  
)

Mary L Harris

Debtor(s)

)  
)  
)  
)  
) Chapter: 7  
)

Social Security Number:  
Debtor:  
Joint:

)  
)  
)  
)  
)

**DISCHARGE OF DEBTOR**

It appearing that the debtor(s) is entitled to a discharge, **IT IS ORDERED:** The debtor(s) is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

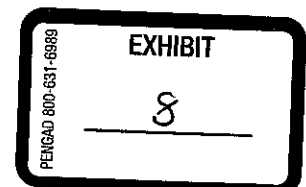
**Dated:** 5/13/03

**BY THE COURT:**



J. Vincent Aug Jr.  
United States Bankruptcy Judge

**SEE BACK OF THIS ORDER FOR IMPORTANT INFORMATION**



EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**BAE SYSTEMS**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

**CERTIFICATE OF SERVICE**

District/off: 0648-1  
Case: 03-10171

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Total Served: 92

Date Rcvd: May 14, 2003

The following entities were served by first class mail on May 16, 2003.

db Frederick Harris, 11716 Elkwood Drive, Cincinnati, OH 45240  
db Mary L Harris, 11716 Elkwood Drive, Cincinnati, OH 45240  
aty +James C Smith, 4000 Roosevelt Blvd, Middletown, OH 45044-3665  
aty Jeffrey V Laurito, 35 Commercial Way, Springboro, OH 45066-3078  
aty Karolina F Perr, 525 Vine Street, Suite 800, Cincinnati, OH 45202  
ust Asst US Trustee, 36 East Seventh Street, Suite 2050, Cincinnati, OH 45202  
3131546 +ACE CHECK CASH, 7331 MONTGOMERY ROAD, SILVERTON, OH 45236-4051  
3131545 ACE CHECK CASH, 342 NORTHLAND BLVD, CINCINNATI, OH 45240  
3131547 +ALLIANCE LAB SERVICES, P.O. BOX 695007, CINCINNATI, OH 45269-0001  
3131548 AMERICAN RECOVERY SYSTEMS, INC., 1699 WALL STREET, SUITE 300, MT. PROSPECT, IL 60056-5788  
3131549 +ANESTHESIA GROUP PRACTICE INC., P.O. BOX 691429, CINCINNATI, OH 45269-0001  
3131550 AT&T CONSUMER LEASE SERVICES, P.O. BOX 2130, BEDFORD PARK, IL 60499-2130  
3131551 BEACON ORTHOPEDIC PHYSICIANS, P.O. BOX 641196, CINCINNATI, OH 45264  
3131552 BHUPENDRA MAHIDA MD, LOCATION 0871, CINCINNATI, OH 45264  
3131553 CAPITAL ONE, P.O. BOX 85147, RICHMOND, VA 23285  
3131555 CBT RECEIVABLES MANAGEMENT, P.O. BOX 1508, MAUMEE, OH 43537  
3131554 CBT RECEIVABLES MANAGEMENT, P.O. BOX 1508, TOLEDO, OH 43603  
3131556 CHECK'N GO OF OHIO INC., 1184 W KEMPER RD, CINCINNATI, OH 45240  
3131557 CINCINNATI BELL, DEPARTMENT 1811, CINCINNATI, OH 45274-1811  
3131558 CINCINNATI BELL WIRELESS, P.O. BOX 741832, CINCINNATI, OH 45274-1832  
3131559 CENERGY CORP, P.O. BOX 740124, CINCINNATI, OH 45274  
3131560 CITY OF FOREST PARK INCOME TAX, 1201 W KEMPER ROAD, CINCINNATI, OH 45240  
3131561 +CITY OF FOREST PARK UTILITY, STORMWATER MANAGMENT, 1201 W KEMPER ROAD, FOREST PARK, OH 45240-1617  
3131562 CONTROLLED CREDIT CORP., P.O. BOX 5154, CINCINNATI, OH 45205-0154  
3131563 CRESCENT WOMENS MEDICAL GROUP, P.O. BOX 710820, CINCINNATI, OH 45271  
3131564 DEACONESS HOSPITAL, 311 STRAIGHT STREET, CINCINNATI, OH 45219  
3131565 DEBORAH A. FRITZ MD, 10550 MONTGOMERY RD. #23, CINCINNATI, OH 45242  
3131566 DIVERSIFIED ADJUSTMENT SERVICE INC., P.O. BOX 32145, FRIDLEY, MN 55432-0145  
3131567 FACULTY PLAN OF GOOD SAMARITAN, P.O. BOX 631395, CINCINNATI, OH 45263  
3131568 FAL RIVERSIDE MEDICAL FAIRFIELD, 200 FAIRFIELD AVE, BELLEVUE, KY 41073  
3178813 FIFTH THIRD BANK, 1212 WEST KEMPER ROAD, FOREST PARK, OH 45240  
3131569 FIFTH THIRD BANK, CARD CENTER, P.O. BOX 740789, CINCINNATI, OH 45274-0789  
3172698 FIFTH THIRD BANK, 1212 W KEMPER ROAD, FOREST PARK OH 45240  
3172697 +FIFTH THIRD BANK, 38 FOUNTAIN SQUARE PLAZA, CINCINNATI OH 45263-0001  
3131570 FIRST CONSUMERS NATIONAL BANK, P.O. BOX 3567, PORTLAND, OR 97208-3567  
3131571 FIRST CREDIT INTERNATIONAL CORP, P.O. BOX 13283, AKRON, OH 44334-8683  
3131572 G C SERVICES, COLLECTION AGENCY DIVISION, P.O. BOX 2774, HOUSTON, TX 77252  
3131573 GOOD SAMARITAN HOSPITAL, P.O. BOX 20010, CINCINNATI, OH 45220-0010  
3131574 +GOOD SAMARITAN HOSPITAL, P.O. BOX 69098, CINCINNATI, OH 45269-0001  
3131575 GREATER CINCINNATI CARDIOVASCULAR, DEPT. 1462, CINCINNATI, OH 45263-1462  
3131576 GREATER CINCINNATI WATERWORKS, DEPT. 1845, CINCINNATI, OH 45274-1845  
3131577 HAMILTON MUNICIPAL COURT, SMALL CLAIMS COMPLAINT, 100 MAIN STREET, CINCINNATI, OH 45202  
3131578 +HAUW T. HAN, MD, 7593 TYLERS PLACE BLVD.#104, WEST CHESTER, OH 45069-6313  
3178823 +HAUW T. HAN, MD, 7593 TYLERS PLACE BLVD.\*104, WEST CHESTER, OH 45069-6312  
3131579 HEARTLAND HOME HEALTH CARE & HOSPICE, DEPT. L-1801, COLUMBUS, OH 43260  
3131580 +HEHMAN & BRAMLAGE, MD'S INC., 2943 EASTERN AVENUE, CINCINNATI, OH 45226-1099  
3131581 HOUSEHOLD FINANCE CORP, 1091 SMILEY AVENUE, CINCINNATI, OH 45240  
3131582 I. D. CC, 872 OHIO PIKE, CINCINNATI, OH 45245  
3131583 INTERNAL REVUNE SERVICE, CINCINNATI, OH 45999  
3131584 J.C. PENNEYS, P.O. BOX 530945, ATLANTA, GA 30353-0945  
3178829 J.C. PENNYS, P.O. BOX 530945, ATLANTA, GA 30353-0945  
3131585 LAB CORP OF AMERICA, P.O. BOX 2240, BURLINGTON, NC 27216-2240  
3131586 MEDICAL RECOVERY SYSTEMS, P.O. BOX 20010, CINCINNATI, OH 45220-0010  
3131587 MEDICAL X-RAY INC., P.O. BOX 42456, CINCINNATI, OH 45242  
3131588 +MEDICAL X-RAY INC., P.O. BOX 960483, CINCINNATI, OH 45296-0001  
3131589 MEGA CITY COLLECTION, MIDCITY STATION, P.O. BOX 308, DAYTON, OH 45402  
3131590 MERCY HOSPITAL HAMILTON/FAIRFIELD, P.O. BOX 640855, CINCINNATI, OH 45264-0855  
3131591 MICHAEL P. MARGELEFSKY LLC, 709 MADISON AVE., SUITE 302, TOLEDO, OH 43624-1624  
3131592 MQC COLLECTION, P.O. BOX 14474, TOLEDO, OH 43614  
3131594 NCO FINANCIAL SYSTEMS INC., P.O. BOX 3500, JACKSON, MI 49204-3500  
3131593 +NCO FINANCIAL SYSTEMS INC., P.O. BOX 41457, PHILADELPHIA, PA 19101-1457  
3131595 NEDPHRDGOGY ASSOC. OF SW OHIO INC., LOCATION 0871, CINCINNATI, OH 45264  
3178840 NEDPHRDGOGY ASSO. OF SW OHIO INC., LOCATION 0871, CINCINNATI, OH 45264  
3131596 NEURO DIAGNOSTIC CENTER INC., 759 WESSELL DR., SUITE 1, FAIRFIELD, OH 45014  
3178841 NEURO DIAGNOSTIC CENTER INC., 759 WESSELL DR., SUITE 1, FAIRFIELD, OH 45014  
3131597 NEW CENTURY PHYSICIANS INC., P.O. BOX 631900, CINCINNATI, OH 45263-1900  
3131598 NORTHEAST RADIOLOGY, P.O. BOX 42468, CINCINNATI, OH 45242  
3131599 NORTHLAND GROUP INC, P.O. BOX 390857, EDINA, MN 55439  
3131600 NURAY RADIOLOGISTS INC., P.O. BOX 42417, CINCINNATI, OH 45242  
3178846 +OCWEN FEDERAL BANK, 1675 PALM BEACH LAKES BLVD, PALM BEACH, FL 33401-2199  
3131601 +OCWEN FEDERAL BANK, 1675 PALM BEACH LAKES BLVD, PALM BEACH, FL 33401  
3131602 OHIO DEPT. OF TAXATION, P.O. BOX 182402, COLUMBUS, OH 43218-2402  
3131603 ORTHOPAEDIC DIAGNOSTIC & TREATMENT, P.O. BOX 771471, CHICAGO, IL 60677-1004  
3131604 PATHOLOGISTS INC., P.O. BOX 42262, CINCINNATI, OH 45242  
3131605 PERIPHERATIVE MEDICAL CONSULTANT, INC, P.O. BOX 632335, CINCINNATI, OH 45263-2335  
3131606 +PREMIER RECOVERY INC., P.O. BOX 2658, COVINGTON, KY 41012  
3131607 PROVIDIAN, P.O. BOX 9539, MANCHESTER, NH 03108  
3131608 PTIME MED PHYSICIANS, DEPOT. 1044, BOX 63144, CINCINNATI, OH 45263-1044  
3131609 RIVERSIDE MEDICAL CENTER BV, GHASSAN HAJ-HAMED, 200 FAIRFIELD AVENUE, BELLEVUE, KY 41073-1041  
3131610 RUMKE CONSOLIDATED COMPANIES, P.O. BOX 538701, CINCINNATI, OH 45253  
3131611 S. NEMAT MOUSSAVIAN, MD, 9200 MONTGOMERY RD, BLDG. #18-A, CINCINNATI, OH 45242  
3131612 SEARS PREMIER CARD, P.O. BOX 182149, COLUMBUS, OH 43218-2149

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3131613 SILKIES PANTYHOSE, P.O. BOX 7857, PHILADELPHIA, PA 19188-0001  
3131614 SOUTHERN OHIO PATHOLOGY CONS., P.O. BOX 98, BATAVIA, OH 45103-0098  
3178860 SURPAS RESOURCE CORP, SUITE 150, 10,000 RICHMOND, HOUSTON, TX 77042-4200  
3131615 SURPAS RESOURCE CORP, SUITE 150, 10000 RICHMOND, HOUSTON, TX 77042-4200  
3131616 THE HUNTINGTON, P.O. BOX 2059, COLUMBUS, OH 43216  
3131617 +THOMAS & THOMAS LLC, 2323 PARK AVENUE, CINCINNATI, OH 45206-2788  
3131618 TIME WARNER CABLE, 11252 CORNELL PARK, CINCINNATI, OH 45242  
3131619 UNITED COLLECTION BUREAU INC., 2912 SPRINGBORO WEST SUITE 202, DAYTON, OH 45439  
3131620 WALLER & WALLER FAMILY PRACTICE, 1253 KEMPER MEADOWS, CINCINNATI, OH 45240

The following entities were served by electronic transmission on May 14, 2003 and receipt of the transmission was confirmed on:

tr E-mail: rnelson@ctks.com May 14 2003 21:11:44 Richard D Nelson, 250 E Fifth St, Ste 1200, Cincinnati, OH 45202-4139

3131581 EDI: HFC.COM May 14 2003 18:12:00 HOUSEHOLD FINANCE CORP, 1091 SMILEY AVENUE, CINCINNATI, OH 45240

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr Huntington National Bank  
cr Wells Fargo Bank Minnesota NA  
3178789\* +ACE CHECK CASH, 7331 MONTGOMERY ROAD, SILVERTON, OH 45236-4051  
3178788\* ACE CHECK CASH, 342 NORTHLAND BLVD, CINCINNATI, OH 45240  
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3178797\* CBT RECEIVABLES MANAGEMENT, P.O. BOX 1508, TOLEDO, OH 43603  
3178799\* CHECK'N GO OF OHIO INC., 1184 W. KEMPER RD, CINCINNATI, OH 45240  
3178800\* CINCINNATI BELL, DEPARTMENT 1811, CINCINNATI, OH 45274-1811  
3178801\* CINCINNATI BELL WIRELESS, P.O. BOX 741832, CINCINNATI, OH 45274-1832  
3178802\* CENERGY CORP, P.O. BOX 740124, CINCINNATI, OH 45274  
3178803\* CITY OF FOREST PARK INCOME TAX, 1201 W. KEMPER ROAD, CINCINNATI, OH 45240  
3178804\* +CITY OF FOREST PARK UTILITY, STORMWATER MANAGMENT, 1201 W. KEMPER ROAD, FOREST PARK, OH 45240-1617  
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3178808\* DEBORAH A. FRITZ MD, 10550 MONTGOMERY RD. #23, CINCINNATI, OH 45242  
3178809\* DIVERSIFIED ADJUSTMENT SERVICE INC., P.O. BOX 32145, FRIDLEY, MN 55432-0145  
3178810\* FACULTY PLAN OF GOOD SAMARITAN, P.O. BOX 631395, CINCINNATI, OH 45263  
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3178824\* HEARTLAND HOME HEALTH CARE & HOSPICE, DEPT. L-1801, COLUMBUS, OH 43260  
3178825\* +HEHMAN & BRAMLAGE, MD'S INC., 2943 EASTERN AVENUE, CINCINNATI, OH 45226-1099  
3178826\* HOUSEHOLD FINANCE CORP, 1091 SMILEY AVENUE, CINCINNATI, OH 45240  
3178827\* I.D.CC, 872 OHIO PIKE, CINCINNATI, OH 45245  
3178828\* INTERNAL REVUNE SERVICE, CINCINNATI, OH 45999  
3178830\* LAB CORP. OF AMERICA, P.O. BOX 2240, BURLINGTON, NC 27216-2240  
3178831\* MEDICAL RECOVERY SYSTEMS, P.O. BOX 20010, CINCINNATI, OH 45220-0010  
3178832\* MEDICAL X-RAY INC., P.O. BOX 42456, CINCINNATI, OH 45242  
3178833\* +MEDICAL X-RAY INC., P.O. BOX 960483, CINCINNATI, OH 45296-0001  
3178834\* MEGA CITY COLLECTION, MIDCITY STATION, P.O. BOX 308, DAYTON, OH 45402  
3178835\* MERCY HOSPITAL HAMILTON/FAIRFIELD, P.O. BOX 640855, CINCINNATI, OH 45264-0855  
3178836\* MICHAEL P. MARGELEFSKY LLC, 709 MADISON AVE., SUITE 302, TOLEDO, OH 43624-1624  
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3178838\* +NCO FINANCIAL SYSTEMS INC., P.O. BOX 41457, PHILADELPHIA, PA 19101-1457  
3178842\* NEW CENTURY PHYSICIANS INC., P.O. BOX 631900, CINCINNATI, OH 45263-1900  
3178843\* NORTHEAST RADIOLOGY, P.O. BOX 42468, CINCINNATI, OH 45242  
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3178850\* PERIPHERATIVE MEDICAL CONSULTANT, INC, P.O. BOX 632335, CINCINNATI, OH 45263-2335  
3178851\* PREMIER RECOVERY INC., P.O. BOX 2658, COVINGTON, KY 41012  
3178852\* PROVIDIAN, P.O. BOX 9539, MANCHESTER, NH 03108  
3178853\* PTIME MED PHYSICIANS, DEPOT. 1044, BOX 63144, CINCINNATI, OH 45263-1044  
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3178855\* RUMPKE CONSOLIDATED COMPANIES, P.O. BOX 538701, CINCINNATI, OH 45253

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
3178856\* S. NEMAT MOUSSAVIAN, MD, 9200 MONTGOMERY RD, BLDG. #18-A, CINCINNATI, OH 45242  
3178857\* SEARS PREMIER CARD, P.O. BOX 182149, COLUMBUS, OH 43218-2149  
3178858\* SILKIES PANTYHOSE, P.O. BOX 7857, PHILADELPHIA, PA 19188-0001  
3178859\* SOUTHERN OHIO PATHOLOGY CONS., P.O. BOX 98, BATAVIA, OH 45103-0098  
3178861\* THE HUNTINGTON, P.O. BOX 2059, COLUMBUS, OH 43216  
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3178864\* UNITED COLLECTION BUREAU INC., 2912 SPRINGBORO WEST SUITE 202, DAYTON, OH 45439  
3178865\* WALLER & WALLER FAMILY PRACTICE, 1253 KEMPER MEADOWS, CINCINNATI, OH 45240

TOTALS: 2, \* 71

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Date: May 16, 2003

Signature: \_\_\_\_\_

*Joseph Speetjens*